

REPORT OF ACTION TAKEN

MEETING OF CREDITORS

In re:

ADY AGOSTO VELAZQUEZ

Case No. 19-03753-ESL

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> Prose <p>[X] Appearing: Roberto Figueroa, Esq.</p>			Date & Time: 8/7/2019 8:06:00AM <input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: 0.00 <input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing. Creditors: <div style="border: 1px solid black; padding: 5px; min-height: 100px;"> <u>First Bank by Ms. Norma Melchor</u> </div>
II. Oath Administered <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
III. Plan Date: 08/03/2019 Base: \$23,400.00 Payments 1 made out of 1 due. Confirmation Hearing Date: 9/4/2019 9:30:00AM Evidence of Pmt shown: <hr/> Attorney's fees as per R. 2016(b) \$4,000.00 - \$132.00 = \$3,868.00			
IV. Status of Meeting <input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input type="checkbox"/> Continued Continued Date: Comments:			
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:			

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(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input type="checkbox"/> Insufficiently funded	<input type="checkbox"/> Tax returns missing
<input type="checkbox"/> Unfair discrimination	<input type="checkbox"/> State - years
<input type="checkbox"/> Fails disposable income	<input type="checkbox"/> Federal - years
<input type="checkbox"/> Fails liquidation value test	
<input type="checkbox"/> Insurance quote	

Pending/Items/ Documents:

<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by:

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Trustee's objection to confirmation

- Objection to Confirmation
 Oral objection by creditor

ACP: 5

Household size: 2

Disp. Income under 1325(b)(2): -533.14

Trustee reviewed amended plan dated 8-3-2019. Debtor will further amend the plan as indicated below. Amended

Schedule I was reviewed; no further changes are requested in connection with said schedule.

Pending matters:

1. FAILS DISPOSABLE INCOME TEST, §1325(b)(1)(B):

a. provide income evidence of Church contribution disclosed in Schedule I.

b. since when debtor receive income from the Church? This income is not disclosed in SOFA line 4. Income will be disclosed in SOFA. Debtor testified he has received the income since 2015, thus, SOFA needs to reflect the income from 2017 until petition.

OTHER:

a. Provision in 3.6, 3.7 and 4.6 will be amended to reflect Reliable

NOTE: Trustee has reviewed stipulation filed at Docket 16 and has no opposition.

The following party(ies) object(s) confirmation:

s/Miriam Salwen

Trustee/Presiding Officer

Date: 08/07/2019

(Rev. 05/13)